

## **EXHIBIT C**

[37]

**CONSUMER ENFORCEMENT ACTION  
CONSENT ORDER & JUDGMENT**





BWW LAW GROUP, LLC

ATTORNEYS AT LAW  
www.bww-law.com

6003 EXECUTIVE BLVD.  
SUITE 101  
ROCKVILLE, MD 20852  
(301) 961-6555 (PHONE)  
(301) 961-6545 (FACSIMILE)

8100 THREE CHOPT RD.  
SUITE 240  
RICHMOND, VA 23229  
(804) 282-0463 (PHONE)  
(804) 282-0541 (FACSIMILE)

July 22, 2015

VIA FIRST CLASS MAIL

Cameron Jefferson  
11509 Brigit Court  
Bowie, MD 20720

RE: Property: 11509 Brigit Court, Bowie, MD 20720  
Borrower(s): Cameron Jefferson  
Creditor: Wells Fargo Bank, National Association, as Trustee f/b/o holders of  
Structured Asset Mortgage Investments II Inc., Bear Stearns  
Mortgage Funding Trust 2006-AR4, Mortgage Pass-Through  
Certificates, Series 2006-AR4  
Servicer: Select Portfolio Servicing, Inc.  
Our File No.: 69121

Dear Cameron Jefferson:

The Servicer identified above has informed our office that on October 26, 2006, Cameron Jefferson executed a deed of trust (the "Deed of Trust") and promissory note in the original principal amount of \$546,400.00 (the "Note"). The Deed of Trust encumbers the above referenced property. This law firm has been retained to provide legal services in connection with enforcement of the Deed of Trust.

Our firm has been informed by the Servicer that, as of July 07, 2015, the total amount required to pay the Note in full is \$843,706.78. Because of interest, late charges and other charges that may vary from day to day, the amount required on a later date may be different than the figure supplied above. Hence, if you pay the amount shown above, an adjustment may be necessary after those funds are received. For further information please contact Select Portfolio Servicing, Inc. at (888) 818-6032.

**IMPORTANT NOTICE:** This communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose. Unless you dispute the validity of the debt, or a portion thereof, within thirty days after receipt of this letter, this firm will assume the debt is valid. If, within said thirty day period, you notify this firm, in writing, that you dispute the debt, or any portion thereof, this firm will obtain verification of the debt and a copy of such verification will be mailed to you. If you send us a written request within said thirty day period, this firm will mail you the name and address of your original creditor if different from the current creditor.



THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

2259561617

[38]

CONSUMER ENFORCEMENT ACTION  
CONSENT ORDER & JUDGMENT







BOOK: 38805 PAGE: 577

CALFIB 43115

BWW#: MD-69121

When recorded mail to:  
 BWW Law Group, LLC  
 6003 Executive Blvd, Suite 101  
 Rockville, MD 20852

APN: 14-1579390

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## APPOINTMENT OF SUBSTITUTE TRUSTEES

WHEREAS, Cameron Jefferson was the original Trustor(s), First American Title Insurance was the original Trustee, and Bear Stearns Residential Mortgage Corporation was the original Beneficiary under that certain Deed of Trust dated October 26, 2006 and recorded on February 8, 2007 in Liber 27109, at Page 697 among the Land Records of Prince George's County, Maryland, and

WHEREAS, the Deed of Trust provides that the noteholders shall have the right and power to substitute one or more of the Trustees in place of the original Trustee named in said Deed of Trust.

WHEREAS, the undersigned, who is the holder of the Note and present Beneficiary under said Deed of Trust, desires to appoint a new Trustee, any of whom may act independently, in place and stead of said original Trustee, or Substitute Trustee, thereunder,

NOW THEREFORE, the undersigned hereby appoints Carrie M. Ward, Howard N. Bierman, Jacob Geesing, Pratima Lele, Joshua Coleman, Richard R. Goldsmith, Jr., Ludeen McCartney-Green, Jason Kutcher, Elizabeth C. Jones, Nicholas Derdock, Andrew J. Brenner, Angela M. Dawkins as Substitute Trustee under said Deed of Trust.

11509 Brigit Court, Bowie, MD 20720

## BENEFICIARY

Wells Fargo Bank, National Association, as Trustee f/b/o holders of  
 Structured Asset Mortgage Investments II Inc., Bear Stearns Mortgage  
 Funding Trust 2006-AR4, Mortgage Pass-Through Certificates, Series 2006-  
 AR4, by Select Portfolio

Servicing, Inc., as attorney-in-fact

By: Ally Perez 8/3/16Name: Ally PerezTitle: Document Control Officer

Select Portfolio Servicing, Inc.

Date: August 3rd, 2016

STATE OF UTAH )

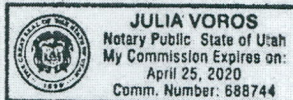
COUNTY OF SALT LAKE )

On this 3 day of August, in the year 2016, before meJulia Voros, a notary public, personally appearedAlly Perez, Personally Known, a Document Control Officer of Select Portfolio

Servicing, Inc., proved on the basis of satisfactory evidence to be the person whose name is subscribed to this instrument, and acknowledged that he/she executed the same. Witness my hand and official seal.

Notary Public Julia Voros

1



MD001



SCANNED

BWW#MD-69121

## IN THE CIRCUIT COURT FOR PRINCE GEORGE'S COUNTY, MARYLAND

Carrie M. Ward  
Howard N. Bierman  
Jacob Geesing  
Pratima Lele  
Joshua Coleman  
Richard R. Goldsmith, Jr.  
Ludeen McCartney-Green  
Jason Kutcher  
Elizabeth C. Jones  
Nicholas Derdock  
Andrew J. Brenner  
Angela M. Dawkins

6003 Executive Blvd, Suite 101  
Rockville, MD 20852  
Substitute Trustees  
Plaintiffs

vs.

CAMERON JEFFERSON

11509 Brigit Court  
Bowie, MD 20720  
Defendant(s)

Case No. CAEF16 43115

Clerk of the  
Circuit Court  
PR GEO CO MD # 99

Case: CAEF16-43115  
NEW CASE  
APP FEE PLAIN 10.00  
CV CLERK FEE- 80.00  
MD LEGAL SERV 35.00  
RIF - NEW CAS 30.00  
FORECLOSURE F 300.00  
TOTAL 475.00  
Rec'd PG16 Rcpt # 18719  
SJH KS Bk # 368  
Dec 09, 2016 12:45 pm

ORDER TO DOCKET

To the Clerk:

Please docket the above entitled foreclosure action, and accept for filing the following:

(1) Copy of the Lien Instrument, with Affidavit of Truth and Accuracy of said instrument pursuant to Rule 14-207(b)(1);

(2) Affidavit, pursuant to Rule 14-207(b)(2), that the plaintiff has the right to foreclose with a statement of debt remaining due and payable;

(3) Pursuant to Rule 14-207(b)(3), a copy of any separate debt instrument or promissory note along with an affidavit stating that it is a true and accurate copy and certifying ownership of said debt instrument;

(4) Pursuant to Rule 14-207(b)(4), a copy of the Appointment of Substitute Trustee or of any assignment of the lien instrument for the purpose of foreclosure along with an affidavit that it is a true and accurate copy of said instrument;

(5) Pursuant to Rule 14-207(b)(5), an affidavit with respect to any defendant who is an individual in compliance with §521 of the Servicemembers Civil Relief Act, 50 U.S.C. app §501 et seq.;

(6) A statement as to whether the property being foreclosed is residential property and, if so, statements in boldface type as to whether the property is owner occupied residential

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

NO DEBT COLLECTION ATTEMPT WILL BE MADE IN VIOLATION OF THE AUTOMATIC STAY OF 11 U.S.C. SECTION 362(a), OR OF ANY BANKRUPTCY DISCHARGE OR BANKRUPTCY COURT ORDER

[41]

CONSUMER ENFORCEMENT ACTION  
CONSENT ORDER & JUDGMENT



SCANNED

BWW#MD-69121

IN THE CIRCUIT COURT FOR PRINCE GEORGE'S COUNTY, MARYLAND

Carrie M. Ward, et al.  
6003 Executive Blvd, Suite 101  
Rockville, MD 20852  
Substitute Trustees  
Plaintiffs

vs.  
CAMERON JEFFERSON

11509 Brigit Court  
Bowie, MD 20720  
Defendant(s)

Case No. \_\_\_\_\_

Statement Regarding Occupancy Status, Loss Mitigation

Affidavit and Prefile Mediation

The undersigned Substitute Trustee hereby states that the property that is the subject of this foreclosure action is ☒ is not ☐ "residential property" as that term is defined by Maryland Code, Real Property, Section 7-105.1 and that;

(A) according to the servicer of the loan, the occupancy status of the secured property is as follows:

☐ owner occupied  
☐ not owner occupied  
☒ unknown;

and,

(B) a Final Loss Mitigation Affidavit:

☒ is attached to this document  
☐ is not attached to this document

(C) the secured party and the borrower have not elected to participate in prefile mediation.

Respectfully submitted,

Date: 11/28/16

  
Nicholas Dardook

Substitute Trustee  
BWW Law Group, LLC  
6003 Executive Blvd, Suite 101  
Rockville, MD 20852  
Phone: 301-961-6555  
Fax: 301-961-6545  
Email: [Courts@bww-law.com](mailto:Courts@bww-law.com)

Clerk of the  
Circuit Court  
PR GEO CO MD # 99